

EXHIBIT 2

Claim: 1002-25-9499



Pol: HO33036315 | Ins: SEAN SMITH | Dol: 11/07/2016 | St: Closed | Adj: Chad White Heckman (OKRC HO SCS-Sup-Clorice Wesley)

Summary

Basics

Closed

10/03/2017 (Open 27 days)

HO3- Earthquake that possibly occurred in her town. There was significant damage to in living room. Some ceiling tiles

Financials



Gross Incurred

\$3,173.16

Paid

\$3,173.16

High-Risk Indicators



Exposures

#	Type	Coverage	Claimant	Adjuster	Subro Status	Open Recovery Reserves	Remaining Reserves	Future Payments	Paid
1	Dwelling	A-Dwelling	SEAN SMITH	Chad White Heckman	Not Pursuing	-	-	-	\$3,173.16

Loss Details

Loss Date 11/07/2016 12:00 AM
 Date of Notice 08/24/2017
 Loss Location 314 E 8TH ST, CUSHING, OK 74023

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Description

HO3- Earthquake that possibly occurred in her town. There was significant damage to in living room. Some ceiling tiles

Parties Involved

Name	Roles	Phone
RIMKUS CONSULTING GROUP INC	Check Payee	713-621-3550
AAA OK/9613/OK CITY NW 39TH	Agent	405-717-8200
CRYSTAL SMITH	Main Contact, Reporter, Insured	918-306-5098
SEAN SMITH	Claimant, Insured	918-306-5098

Planned Activities

Litigation

Associated Claims

Latest Notes

Issued engineer invoice
Rec the engineer invoice. Issued payment of \$3,173.16 to Rimkus. * \$ccDocLink(72928479)
-Chad White Heckman (09/29/2017 01:38 PM)

I/B call from insd
I/B call from insd Crystal Smith. Insd wanted to know who we sent out. I explained it was Lisa Holliday w/ Rimkus. She U/S.
-Chad White Heckman (09/20/2017 07:59 AM)

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Action Plan

Earthquake damage 1. Rec invoice from engineer ATL 9/28/17

-Chad White Heckman (09/19/2017 08:14 AM)

O/B call to insd

O/B call to insd Mr. and Mrs. Smith @ 918-306-5098 to discuss the loss and that the damages found were not related to earthquake damage. A full denial is being sent. Insd U/S * Sent denial.

-Chad White Heckman (09/19/2017 07:54 AM)

Denial letter

Reviewed & approved revised denial letter.

-Clorice Wesley (09/19/2017 07:20 AM)

Revised Denial

Revised denial with the additional language requested. Re-submitted for review.

-Chad White Heckman (09/19/2017 06:42 AM)

Denial Review

Reviewed claim & agree with Oa coverage assessment. Did not approve denial letter as it needs additional wording.

-Clorice Wesley (09/18/2017 04:18 PM)

Action Plan

Earthquake damage 1. have denial reviewed by sup ATL 9/28/17

-Chad White Heckman (09/18/2017 01:33 PM)

Coverage Review

Received the engineers report. \$ccDocLink(72449813) * Summary of the report. The damages caused to the floor, ceiling tiles, driveway slab, and interior floors was due to volumetric soil changes from soil moisture variations over time and poor construction techniques found at the foundation also contributed.

* The uneven floor was determined to be caused by differential foundation movement. The crack along the wall and leaning wall were determined to be caused by a poorly constructed floor extension consisting of an added footing adjacent to an interior slab. Other interior cracks showed signs of age and contained no starched or cracked paint. The residence was out of plumb in several locations with the cause being differential foundation movement. Horizontal cracks were observed in the driveway slab and the front

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porch. These cracks showed signs of age and were consistent with shrinkage cracks and differential foundation movement cracks. Furthermore, cobwebs and insect nests were observed in several of the separations indicating they were not recently formed. * Coverage Per the report from the engineer the damage to the insds property was not from the earthquake. The damage is due to settling and improper construction of the foundation. A full denial letter will be created.

-Chad White Heckman (09/18/2017 01:02 PM)

Rec email from engineer

Rec email from engineer. She is working on the report. Should have it done in the next couple of days.

-Chad White Heckman (09/14/2017 09:19 AM)

Action Plan

Earthquake damage 1. Rec engineer report from Rimkus 2. Confirm COL 3. Confirm DOL ATL 9/28/17

-Chad White Heckman (09/14/2017 07:34 AM)

Emailed Engineer

Emailed engineer Lisa Holliday @ lisaholliday@ou.edu to get an update.

-Chad White Heckman (09/14/2017 07:32 AM)

I/B call from insd

I/B call from insd Crystal Smith. She wanted to know status. I explained we are still waiting for the engineer report to come in. Once it comes in we will follow up. Insd U/S.

-Chad White Heckman (09/14/2017 07:29 AM)

CCQ Review

Awaiting engineers report. OA to follow up for ETA

-Clorice Wesley (09/14/2017 06:18 AM)

IB call from insd

To check status. I advised timeline for engineer report. Insd understood.

-Mark Costello (09/11/2017 07:30 AM)

CCQ Review

Engineer has inspected & we are awaiting report. Will be done in a week or so.

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-Clorice Wesley (09/07/2017 11:08 AM)

Action Plan

Earthquake damage 1. Rec engineer report from Rimkus 2. Confirm COL 3. Confirm DOL ATL 9/28/17

-Chad White Heckman (09/05/2017 08:02 AM)

7 day follow up

O/B call to insd Sean Smith @ 918-306-5098 for 7 day follow up. At this time I am waiting for the engineer report to be completed and submitted to me. Left V/M.

-Chad White Heckman (09/05/2017 08:00 AM)

Action Plan

Earthquake damage 1. Rec engineer report from Rimkus 2. Confirm COL 3. Confirm DOL 4. 7 day follow up ATL 9/28/17

-Chad White Heckman (09/01/2017 01:50 PM)

V/M from Engineer

Rec V/M from Lisa Holliday w/ Rimkus. She explained it may take a week for her to write up the report. There is no earthquake damage only settlement and construction defects.

-Chad White Heckman (09/01/2017 01:49 PM)

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O/B call to Engineer
 Rec V/M from Engineer Lisa Holiday w/ Rimkus. She wanted to discuss her findings. Called her back @ 405-255-9567. Left V/M to call back or I will wait for her report to see her findings.
 -Chad White Heckman (09/01/2017 01:12 PM)

CCQ Review
 Awaiting engineers report. Engineer to inspect 09/01/17.
 -Clorice Wesley (08/31/2017 08:06 AM)

O/B call to Rimkus
 Rec V/M from Lisa Holiday w/ Rimkus. She explained she is going to try and inspect the property on Friday. Called her back @ 405-255-9567. I U/S and thanked for calling me for an update. I will wait for the report.
 -Chad White Heckman (08/29/2017 01:38 PM)

Action Plan
 Earthquake damage 1. Rec engineer report from Rimkus 2. Confirm COL 3. 7 day follow up ATL 9/28/17
 -Chad White Heckman (08/28/2017 02:08 PM)

O/B call to Rimkus Consulting
 O/B call to Rimkus Consulting @ 405-340-8034 to set up an earthquake loss. They will set up for an engineer to be assigned.
 -Chad White Heckman (08/28/2017 02:01 PM)

O/B call to insd
 O/B call to insd Mr. and Mrs. Smith @ 918-306-5098 to introduce myself as the OA and to go over the claims process. * Provided my contact info, explained claims process and set up engineer. * I explained they have a \$6,071.05 deductible for earthquake coverage. * Insd said they have ceiling tiles that fell from the bathroom, sons bedroom and living room. There are cracks along the wall in her sons bedroom and then her wall in the living room is leaning.
 -Chad White Heckman (08/28/2017 01:46 PM)

FNOL

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*****SR, REFERRAL ACKNOWLEDGEMENT***** I have been assigned to handle this claim due to earthquake. - Make sure to reassign XA assignments to my name Make sure mold reserve is opened if applicable Make sure email has been captured if not ask for one - ****LETTERS MAILED OUT*** Make sure ack letter was mailed out Mailed reassignment letter to insured Make sure additional time letter does not need to be sent Make sure settlement letter was sent if applicable - ***** POLICY INFORMATION ***** -Deductible: \$1,000 -Earthquake Deductible: \$6,071.05 HO 04 54 10 00 EARTHQUAKE (WITH VENEER COVERAGE) - DEDUCTIBLE: 5% -Policy Type: HO3 -Policy inception date: 2/17/10 -AAA Claims History: None -ISO Claims History: None - *****CONSTANT AND REPEATED LANGUAGE***** • N/A ***** LOSS SUMMARY ***** FNOL was filed by insured on 8/24/17 for a date of loss of 11/7/16. Insured reported they may have damage to her dwelling that is related to the earthquake. When the loss occurred ceiling tiles fell down. They lost power for 3 days and some items were shifted. Insured recently found more damage in her sons room. That is why she is now filing the claim. - No mitigation services were dispatched during the FNOL Conversation. Field Adjuster has not been assigned to perform the field inspection of the insured's home at this time. - Has subro referral been sent if applicable? N/A - ****PHOTO REVIEW***** -NA at this time. No inspection done yet. *****

-Chad White Heckman (08/28/2017 01:45 PM)

CCQ Review

Insured is claiming possible earthquake damage. OA to assign engineer for inspection.

-Clorice Wesley (08/28/2017 12:49 PM)

Claim Reassignment- earth movement

Reassigned claim to SCS Chad White Heckman due to earth movement.

-Clorice Wesley (08/28/2017 12:48 PM)

SENIOR REFERRAL:

Approved senior transfer for reported earthquake damage with the applicable endorsement.

-Danyel Holloway (08/28/2017 08:30 AM)

Senior Referral

Reason for Transfer: Earthquake/ Earth Movement Confirmed By and When: Still pending CCQ Identified: During FNOL Contractor(s) Involved: not yet Claim Summary:Earthquake that possibly occurred in her town. There was significant damage to in living room. Some ceiling tiles Payments to Date: non as of yet Pending: Engineer Inspection

-Rich Turnbull (08/28/2017 08:15 AM)

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CCQ REVIEW:

A CCQ was submitted for a possible earthquake damaging the insured's home. The member has an earthquake endorsement. The claim should be referred to a senior.

-Danyel Holloway (08/28/2017 08:04 AM)

Action Plan

Eng Assignment Reviewed PLR/ISO Follow up with insured Review photos, estimate, and COL Determine coverage (CCQ?) Mitigation Bill (15 days) not at this time IA Payment Review Eng report Subro Settlement Letter No contact letter? Closing Memo Close Claim

-Rich Turnbull (08/24/2017 09:58 AM)

FNOL

Policy No: HO33036315 DOL: 11/07/17. Insures believes it occurred around this time Phone:

918-306-5098 FACTS OF LOSS- I/B call from insured Crystal Smith. She mentioned that she may have some damage to her dwelling that is related to an earthquake. The accuracy of the DOL is not certain at this time. Insured thinks that the earthquake occurred in November of last year. She stated that when the loss occurred ceiling tiles fell down. They lost power to their home for 3 days. Several items in the home were shifted around. According to the insured the earthquake was around a 5.0 magnitude. To assist the insured I went ahead and filed the claim. Insured is currently research earthquakes that occurred in the Cushing area around the time. Therefore, the DOL made need to be amended. I advised the insured that due to the complexity of this loss, we would need to dispatch out an engineer to inspect the property. OI discovered the damage in her son's room recently. That is why she delayed reporting this loss. Advised insured that prior to that assignment being send I would need to seek approval from my supervisor to dispatch the engineer. I explained that we could not confirm or deny coverage until after the inspection. The insured understood. Summary: Loss reported by insured - CRYSTAL SMITH

- CCQ present: Earthquake Prior Claims: No found PD/Fire Report: N/A A-Dwelling \$121,421.00 B-Other Structures \$12,142.00 C-Personal Property \$84,995.00 D-Loss of Use \$36,426.00 Endorsements AAAEXX 07 14 NAME CHANGE ENDORSEMENT HO 00 03 1000 HO3 SPECIAL FORM (10/06) HO 04 20 1000 EXTENDED REPL. COST - DWELLING HO 04 53 1000 CC/EFT CARD FORGERY - INCR LIM HO 04 54 1000 EARTHQUAKE COVERAGE Insured Contractor/Mit Vendor?: not at this time. Awaiting supervisor approval for sending engineer NRP Assigned: no Field Assigned Sending Engineer once approved - NRP Benefit: Explained to Insd- no - Advised insured we cannot confirm nor deny coverage until the inspection takes place and cause of loss is confirmed. - Advised insured of all coverages which may apply, advised insured of steps in the claims process and time frame expectations

-Rich Turnbull (08/24/2017 09:57 AM)

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